



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:) Attorney Docket No.: E-974

Thomas J. Foth et al.) Group Art Unit: 2164

Serial No.: 09/474,492) Examiner: Steven Wasylchak

Filed: December 29, 1999) Date: January 11, 2002

Title: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC
REFUNDS IN AN ONLINE PAYMENT SYSTEM

AMENDMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Office Action dated September 13, 2001, attached are:

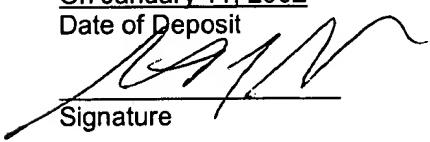
1. A clean version of replacement paragraphs, as follows:
 - Page 9, Line 21;
 - Page 10, Line 4;
 - Page 14, Line 10;
 - Page 16, Line 15; and
 - Page 19, Line 10.
2. Appropriate Remarks; and
3. A version with markings to show the changes made in the Specification.

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Assistant Commissioner for Patents
Washington, D.C. 20231

On January 11, 2002
Date of Deposit


Signature

Steven J. Shapiro
Name of Registered Rep.

January 11, 2002
Date

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